

# INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

JUL 11 2001

PATENT & TRADEMARK OFFICE

ATTY DOCKET NO.

BTI 01.011

SERIAL NO.

09/825,231

APPLICANT(S)

LUDWIG ET AL.

FILING DATE

APRIL 3, 2001

GROUP

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
GR	6,173,272	1/9/01	THOMAS ET AL.	705	42	
	6,202,066	3/13/01	BARKLEY ET AL.	707	9	
	6,078,907	6/20/00	LAMM	705	40	
	5,710,887	1/20/98	CHELLIAH ET AL.	395	226	
	5,287,270	2/15/94	HARDY ET AL.	364	408	
	5,893,080	4/6/99	MCGURL ET AL.	705	40	
	5,884,325	3/16/99	BAUER ET AL.	707	201	
	5,978,780	11/2/99	WATSON	705	40	
	6,052,671	4/18/00	CROOKS ET AL.	705	34	
	6,035,285	3/7/00	SCHLECT ET AL.	705	30	
GR	5,007,084	4/9/91	MATERNA ET AL.	380	24	

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## FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
GR	1,489,572	10/19/77	UK	G06F 15	20		
GR	2,191,640	11/29/96	CANADA				

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

GR	Masich, Jeffrey L., <i>Improving Cash Flow and Streamlining Operations Through EDI</i> , Journal of Cash Management, January/February 1991, pgs. 13-16.
GR	Mooney, James E., <i>Getting Started in EDI: Chevron's approach</i> , Journal of Cash Management, NCCMA Conference 1991, pgs. 69-74.

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*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
9	5,842,185	11/24/98	CHANCEY ET AL.	705	40	
	6,032,133	2/29/00	HILT ET AL.	705	40	
	5,383,113	1/17/95	KIGHT ET AL.	364	401	
	5,943,656	8/24/99	CROOKS ET AL.	705	30	
	5,727,249	3/10/98	POLLIN	705	40	
	5,873,072	2/16/99	KIGHT ET AL.	705	40	
	5,483,445	1/9/96	PICKERING	364	406	
	5,465,206	11/7/95	HILT ET AL.	364	406	
	5,677,955	10/14/97	DOGGETT ET AL.	380	24	
9	5,699,528	12/16/97	HOGAN	395	240	
	5,963,925	10/5/99	KOLLING ET AL.	705	40	

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						YES	NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

9	Knudson, Scott E.; Walton, Jack K., III; Young, Florence M.; <i>Business-to Business Payments and the Role of Financial Electronic Data Interchange</i> , Federal Reserve Bulletin, April 1994, pgs. 269-278.
9	Moseley, Lonnie E.; Boodey, David M., <i>Mastering Microsoft Office 97</i> , Professional Edition, Second Edition, 1997, pgs. 1123/1124.

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*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
g	5,649,117	7/15/97	LANDRY	395	240	
	4,484,304	11/20/84	ANDERSON ET AL.	364	900	
	4,799,156	1/17/89	SHAVIT ET AL.	364	401	
	4,823,264	4/18/89	DEMING	364	408	
	5,111,395	5/5/92	SMITH ET AL.	364	408	
	5,121,945	6/16/92	THOMSON ET AL.	283	58	
	5,220,501	6/15/93	LAWLOR ET AL.	364	408	
	5,283,829	2/1/94	ANDERSON	380	24	
	3,573,747	4/6/71	ADAMS ET AL.	340	172.5	
	5,222,018	6/22/93	SHARPE ET AL.	364	406	
g	3,688,276	8/29/72	QUINN	340	172.5	

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						YES	NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

g	An Overview of Electronic Bill Presentment and Payment Operating Models, prepared by the Business Practices Task Force of NACHA's Council for Electronic Billing and Payment, April 9, 1999, pgs. 1-12.					

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*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
g	4,186,438	1/29/80	BENSON ET AL.	364	200	
	4,346,442	8/24/82	MUSMANNO	364	408	
	4,376,978	3/15/83	MUSMANNO	364	408	
	4,674,044	6/16/87	KALMUS ET AL.	364	408	
	4,677,552	6/30/87	SIBLEY, JR.	364	408	
	4,449,186	5/15/84	KELLY ET AL.	364	407	
	4,694,397	9/15/87	GRANT ET AL.	364	408	
	5,832,460	11/3/98	BEDNAR ET AL.	705	27	
	4,759,063	7/19/88	CHAUM	380	30	
	4,759,064	7/19/88	CHAUM	380	30	
	4,914,698	4/3/90	CHAUM	380	30	

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						YES	NO

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<i>GA</i>	4,947,430	8/7/90	CHAUM	380	25	
	4,926,480	5/15/90	CHAUM	380	23	
	4,949,380	8/14/90	CHAUM	380	30	
	4,987,593	1/22/91	CHAUM	380	3	
	4,991,210	2/5/91	CHAUM	380	30	
	5,956,700	9/21/99	LANDRY	705	40	
	4,996,711	2/26/91	CHAUM	380	30	
	5,131,039	7/14/92	CHAUM	380	23	
	5,884,288	3/16/99	CHANG ET AL.	705	40	
<i>GA</i>	5,276,736	1/4/94	CHAUM	380	24	
	5,367,624	11/22/94	COOPER	395	157	

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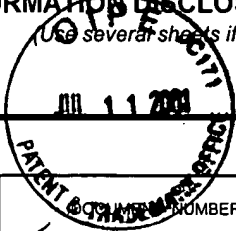
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EP	5,373,558	12/13/94	CHAUM	380	23	
	5,424,938	6/13/95	WAGNER ET AL.	364	408	
	5,860,068	1/12/99	COOK	705	26	
	5,794,221	8/11/98	EGENDORF	705	40	
	4,713,761	12/15/87	SHARPE ET AL.	364	406	
	5,122,959	6/16/92	NATHANSON ET AL.	364	436	
	5,794,212	8/11/98	MISTR, JR.	705	26	
	5,953,706	9/14/99	PATEL	705	6	
	5,910,896	6/8/99	HAHN-CARLSON	364	479.01	
GP	5,899,982	5/4/99	RANDLE	705	35	
	5,864,827	1/26/99	WILSON	705	35	

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